



# Auto-Loans Portfolio Risk Management

The automobile industry is one of the biggest drivers of the United States economy and is among its most competitive. The ease with which an automobile can be leased or purchased today, belies a highly complex system of financial and business checks and balances occurring in the background.

## The Problem

The client's business objectives required that an application for an automobile loan is processed and a decision returned to the applicant in the shortest time possible. In order to turn around an application quickly, the client's internal process needed to seamlessly integrate the required due diligence, background checks, history verification and compliance adherence.

Specifically, the decision support application used by the client needed to (a) assemble the required data from multiple sources, (b) extract specific subsets/segments of data for analysis, (c) perform analysis based on a combination of pre-set and ad-hoc parameters and (d) generate results in visual and printed format.

These results would form the basis for the decisions made by the client's loan officers.

## InfoVision's Solution

Working with the client's business analysts and information technology specialists, InfoVision fine-tuned the existing process, streamlining all key process steps. Using Data extraction, Data mining and Business Intelligence technologies, the InfoVision team enhanced the overall effectiveness of the decision supply chain.

Leveraging our strategic alliance with SAS and our deep expertise in SAS solution deployments, we were able to integrate all the critical solution steps within an SAS framework, while leveraging the powerful features of the SAS suite.

We continue to support our client with ongoing improvements to the solution, additional features required to address the client's rapid market growth, and advanced analytics to support new loan instruments introduced by the client in the marketplace.

## The Impact

InfoVision equipped this client with:

- (a) The ability to turn around loan decisions faster
- (b) Accuracy of analysis regarding each decision
- (c) Risk management of its growing auto-loans portfolio

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